

**Phoenix Health Fund Limited**  
**Complete Extras 70****\$304.08 / month**  
(Before Rebate, Discount & Loading)  
Available in NT

You may be entitled to an Australian Government Rebate on the above premium. Your premium may also include an insurer discount. Check with your insurer for details.

**This policy covers:** Two adults & dependants (3 or more people, only 2 of whom are adults).

Children (0 - 17), non-classified\* dependant (18 - 20) and students (21 - 24), as well as persons with a disability who qualify as a child, non-classified\* dependant and student in these age ranges.

\*Non-classified dependant: Dependants can stay on your family policy at no extra cost until their 21st birthday.

This health insurer does not operate a preferred provider scheme.

Policy ID: PWA/E70/DGZO2D

Source: Private Health Information Statement (PHIS).

## Extras Cover

This policy **includes** General treatment (Extras) cover for

Note, for treatments marked with \* : \*100% benefit available on preventative dental services– includes items 012, 013, 111, 114, 115, 121, 161. Claimable once per appointment, up to twice per person per calendar year.

| Treatment & waiting period (months) |    | Benefit limits per 12 months unless otherwise stated                                                                                                             | Examples of maximum benefits                                                                                         |
|-------------------------------------|----|------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|
| ✓ Acupuncture                       | 2  | <b>\$1,000 per person</b><br>combined limit for acupuncture, chiropractic, exercise physiology, osteopathy, physiotherapy & remedial massage<br>sub-limits apply | <ul style="list-style-type: none"><li>Initial visit: 70% of charge</li><li>Subsequent visit: 70% of charge</li></ul> |
| ✓ Blood glucose monitors            | 12 | <b>\$600 per person</b><br>sub-limits apply                                                                                                                      | <ul style="list-style-type: none"><li>Per monitor: 70% of charge</li></ul>                                           |
| ✓ Chiropractic                      | 2  | <b>\$1,000 per person</b><br>combined limit for acupuncture, chiropractic, exercise physiology, osteopathy, physiotherapy & remedial massage<br>sub-limits apply | <ul style="list-style-type: none"><li>Initial visit: 70% of charge</li><li>Subsequent visit: 70% of charge</li></ul> |
| ✓ Dietetics/dietary advice          | 2  | <b>\$400 per person</b><br>combined limit for dietetics/dietary advice, health management / healthy lifestyle & other services                                   | <ul style="list-style-type: none"><li>Initial visit: 70% of charge</li><li>Subsequent visit: 70% of charge</li></ul> |
| ✓ Endodontic                        | 12 | <b>\$1,000 per person</b><br>combined limit for endodontic & major dental                                                                                        | <ul style="list-style-type: none"><li>Filling of one root canal: 70% of charge</li></ul>                             |

|                                         |    |                                                                                                                                                                  |                                                                                                                                                                                    |
|-----------------------------------------|----|------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| ✓ Exercise physiology                   | 2  | <b>\$1,000 per person</b><br>combined limit for acupuncture, chiropractic, exercise physiology, osteopathy, physiotherapy & remedial massage<br>sub-limits apply | <ul style="list-style-type: none"> <li>Initial visit: 70% of charge</li> <li>Subsequent visit: 70% of charge</li> </ul>                                                            |
| ✓ Eye therapy (orthoptics)              | 2  | <b>\$800 per person</b><br>combined limit for eye therapy (orthoptics), occupational therapy, psychology & speech therapy<br>sub-limits apply                    | <ul style="list-style-type: none"> <li>Initial visit: 70% of charge</li> <li>Subsequent visit: 70% of charge</li> </ul>                                                            |
| ✓ General dental*                       | 2  | <b>No annual limit</b>                                                                                                                                           | <ul style="list-style-type: none"> <li>Fluoride treatment: 100% of charge</li> <li>Scale &amp; clean: 100% of charge</li> <li>Periodic oral examination: 100% of charge</li> </ul> |
| ✓ Health management / Healthy lifestyle | 2  | <b>\$400 per person</b><br>combined limit for dietetics/dietary advice, health management / healthy lifestyle & other services                                   | <ul style="list-style-type: none"> <li>Health management: 70% of charge</li> </ul>                                                                                                 |
| ✓ Hearing aids                          | 12 | <b>\$2,000 per person</b><br>sub-limits apply                                                                                                                    | <ul style="list-style-type: none"> <li>Hearing aid: 70% of charge</li> </ul>                                                                                                       |
| ✓ Major dental                          | 12 | <b>\$1,000 per person</b><br>combined limit for endodontic & major dental                                                                                        | <ul style="list-style-type: none"> <li>Surgical tooth extraction: 70% of charge</li> <li>Full crown veneered: 70% of charge</li> </ul>                                             |
| ✓ Non PBS pharmaceuticals               | 2  | <b>\$300 per person</b><br>combined limit for non pbs pharmaceuticals & vaccinations                                                                             | <ul style="list-style-type: none"> <li>Per eligible prescription: 70% of charge</li> </ul>                                                                                         |
| ✓ Occupational therapy                  | 2  | <b>\$800 per person</b><br>combined limit for eye therapy (orthoptics), occupational therapy, psychology & speech therapy<br>sub-limits apply                    | <ul style="list-style-type: none"> <li>Initial visit: 70% of charge</li> <li>Subsequent visit: 70% of charge</li> </ul>                                                            |
| ✓ Optical                               | 6  | <b>\$300 per person</b>                                                                                                                                          | <ul style="list-style-type: none"> <li>Multi-focal lenses &amp; frames: 70% of charge</li> <li>Single vision lenses &amp; frames: 70% of charge</li> </ul>                         |
| ✓ Orthodontic                           | 12 | <b>\$1,000 per person</b><br>\$2,600 lifetime limit                                                                                                              | <ul style="list-style-type: none"> <li>Braces for upper &amp; lower teeth, including removal plus fitting of retainer: 70% of charge</li> </ul>                                    |
| ✓ Orthotics (podiatric orthoses)        | 2  | <b>\$400 per person</b>                                                                                                                                          | <ul style="list-style-type: none"> <li>Orthotics supply &amp; fit: 70% of charge</li> </ul>                                                                                        |
| ✓ Osteopathy                            | 2  | <b>\$1,000 per person</b><br>combined limit for acupuncture, chiropractic, exercise physiology, osteopathy, physiotherapy & remedial massage<br>sub-limits apply | <ul style="list-style-type: none"> <li>Initial visit: 70% of charge</li> <li>Subsequent visit: 70% of charge</li> </ul>                                                            |
| ✓ Physiotherapy                         | 2  | <b>\$1,000 per person</b><br>combined limit for acupuncture, chiropractic, exercise physiology, osteopathy, physiotherapy & remedial massage<br>sub-limits apply | <ul style="list-style-type: none"> <li>Initial visit: 70% of charge</li> <li>Subsequent visit: 70% of charge</li> </ul>                                                            |

|                    |   |                                                                                                                                                                  |                                                                                                                         |
|--------------------|---|------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------|
| ✓ Podiatry         | 2 | <b>\$400 per person</b>                                                                                                                                          | <ul style="list-style-type: none"> <li>Initial visit: 70% of charge</li> <li>Subsequent visit: 70% of charge</li> </ul> |
| ✓ Psychology       | 2 | <b>\$800 per person</b><br>combined limit for eye therapy (orthoptics), occupational therapy, psychology & speech therapy<br>sub-limits apply                    | <ul style="list-style-type: none"> <li>Initial visit: 70% of charge</li> <li>Subsequent visit: 70% of charge</li> </ul> |
| ✓ Remedial massage | 2 | <b>\$1,000 per person</b><br>combined limit for acupuncture, chiropractic, exercise physiology, osteopathy, physiotherapy & remedial massage<br>sub-limits apply | <ul style="list-style-type: none"> <li>Initial visit: 70% of charge</li> <li>Subsequent visit: 70% of charge</li> </ul> |
| ✓ Speech therapy   | 2 | <b>\$800 per person</b><br>combined limit for eye therapy (orthoptics), occupational therapy, psychology & speech therapy<br>sub-limits apply                    | <ul style="list-style-type: none"> <li>Initial visit: 70% of charge</li> <li>Subsequent visit: 70% of charge</li> </ul> |
| ✓ Vaccinations     | 2 | <b>\$300 per person</b><br>combined limit for non pbs pharmaceuticals & vaccinations                                                                             | <ul style="list-style-type: none"> <li>Per service: 70% of charge</li> </ul>                                            |

\*\$500 sublimit for Physiotherapy/ Myotherapy & Exercise Physiology; \$500 sublimit for Chiropractic, Osteopathy, Remedial Massage & Acupuncture; up to overall combined limit of \$1000. \*\$400 sublimit per modality for Mental Health (including Psychology & Counselling), Speech Therapy, Eye Therapy, Occupational Therapy; up to overall combined limit of \$800. \*Hearing Aids benefit claimable once every 3 years and includes repairs). \*Aids to Recovery (including Blood Glucose monitors) have a sublimit of \$200 per item, up to overall limit of \$600 every 2 years. \*Non PBS Pharmaceuticals benefit applies after PBS co-payment is applied.

**This policy **does not include** General treatment (Extras) cover for**

- ✗ Ante-natal/Post-natal classes
- ✗ Chinese medicine
- ✗ Audiology
- ✗ Home nursing

## Ambulance cover

In NT this policy provides:

Emergency: With a waiting period of 1 day, limited to \$2,000 per person per year.

Non-emergency: Transport with a waiting period of 1 day, or 1 day for pre-existing conditions, limited to \$2,000 per person per year.

Call-out fees: Will be paid for each attendance, including emergency treatment without transport to hospital.

**Other features of this ambulance cover:** 70% benefit for Emergency & Non-emergency Ambulance up to overall limit of \$2000 per person per calendar year

**For further information about this policy see:** <https://phoenixhealthfund.com.au/covers-by-life-stage/>

## Insurer Details



**Phoenix Health Fund Limited**  
**Complete Extras 70**

**\$304.08 / month**

(Before Rebate, Discount & Loading)

Available in NT

Call now  **1800 028 817**  
Sponsor link

**Phoenix Health Fund Limited**

 <https://www.phoenixhealthfund.com.au>

 [enquiries@phoenixhealthfund.com.au](mailto:enquiries@phoenixhealthfund.com.au)

 **1800 028 817**

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